

REMARKS/ARGUMENTS

Claims 48-55 are pending. Claims 48, 51 and 52 have been amended and new claim 56 has been added. Therefore, upon entry of this amendment, which is respectfully requested, claims 48-56 will be pending.

The claims were previously subjected to a restriction requirement. responsive thereto, claims 43-47 were canceled with prejudice, and claims 48-55 were maintained as being drawn to a non-elected invention.

Claims 48-50 and 53-55 are rejected under 35 USC §103(a) as being unpatentable over Ito *et al.* (U.S. Patent No. 6,039,250) in view of Amos (U.S. Patent No. 6,554,184) and further in view of Brake Jr. *et al.* (U.S. Patent No. 6,032,136).

Claims 51 and 52 are rejected under 35 USC §103(a) as being unpatentable over Ito *et al.* in view of Amos and further in view of Picciallo (U.S. Patent No. 6,044,360).

Applicants respectfully request withdrawal of the obviousness rejections for at least the following reasons.

Although Applicants respectfully disagree with the rejections, and in particular the characterization that the cited references teach the claimed invention, Applicants have nonetheless amended independent claim 48 to more particularly point out an additional aspect of the present invention and to expedite prosecution of the currently pending claims. In particular, claim 48 has been amended to include the limitation of "providing the first user with an option of two or more affiliate banks for conducting settlement of the fund transfer from the first online account to the second online account". It is respectfully submitted that none of the cited references teach or suggest this limitation.

New claim 56 has also been added. Support for the amendments to claim 48, and the addition of new claim 56, can be found, for example, at page 14, line 33 to page 15, line 11. No new matter is hereby added.

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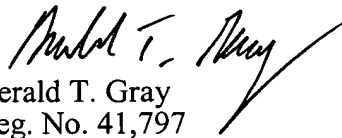
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CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,


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